THE

Merchant's Aſſiſtant,

AND

530.C.15.

Clerk's Inſtructor:

CONTAINING

The PRACTICAL PART of BUSINESS demonſtrated in a Familiar, Regular, and Eaſy Method, adapted to all Capacities, and abſolutely Neceſſary; eſpecially to YOUTH, for their greater Improvement.

By *J. CASTRO*,
WRITING-MASTER, and ACCOUNTANT;
Alſo TEACHER *of the True* Italian *Method of* BOOK-KEEPING.

N. B. *He likewiſe fairly ſtates, and faithfully ſettles all Sorts of Accounts, of what Kind ſoever, with Expedition.*

LONDON,
Printed for the AUTHOR, and Sold by B. MILLES, in *Houndſditch*, near *Biſhopſgate*; and by the Bookſellers of *London* and *Weſtminſter*. MDCCXLII.
(Price ſtitch'd 2*s*. 6*d*.)

THE

Merchant's Assistant,

AND

Clerk's Instructor:

CONTAINING

The PRACTICAL PART of BUSINESS demonstrated in a Familiar, Regular, and Easy Method, adapted to all Capacities, and absolutely Necessary; especially to YOUTH, for their greater Improvement.

By J. CASTRO,

WRITING-MASTER, and ACCOUNTANT; Alſo TEACHER of the True Italian Method of BOOK-KEEPING.

N. B. He likewiſe ſtrictly ſtates, and faithfully ſettles all Sorts of Accounts, of what Kind ſoever, with Expedition.

LONDON,

Printed for the AUTHOR, and Sold by B. Miller, in Hand-Alley, near Bishopſgate; and by the Booksellers of London and Weſtminſter. MDCCXLII.

(Price ſtitch'd 2s. 6d.)

TO THE

READER.

Courteous READER,

AT the Desire of a Friend, I have drawn up the following Sheets; wherein I have endeavour'd to clear, in the best manner that may be, freed from the Dust of tedious, and perplex'd Examples, useless Scribbling, and confus'd Ideas, The PRACTICAL PART of BUSINESS, *relating to* TRADE, COMMERCE, and MERCHANDIZING; *which, I hope, when perus'd, will make You entertain a better Opinion of its Merit, than all that can possibly be urged here by Way of Recommendation; especially,*

it being well known, that there is a general Want of ſome plain, and familiar Directions on this Subject in a Merchant-like Manner: Which, I hope, by the Help of this ſmall Treatiſe, will now become Natural, and Eaſy; and that it may have its intended Effect, is the hearty Deſire of

Your Humble Servant,

AND

Well-Wiſher,

From my Houſe in
Camomile-ſtreet,
near *Biſhopſgate,*
London.

J. CASTRO.

INDEX.

INDEX.

Page

ACcount how to make of f. or Guilders Pounds ſterl. 7
A Bill of Excha. from London *to* Amſterdam. 8
Account how to make of Current, *or* Caſh Guilders, Bank ditto, *with its Proof.* —— —— 9, *to* 11
Goods. —— —— —— —— 12, 13
A Bill of Exchange from Amſterdam *to* Spain. 14
A Bill of Exchange from London *to* Spain. —— 15
A Bill of Exchange from Amſterdam *to* Portugal. 16
A Bill of Exchange from London *to* Portugal. —— 17
A Bill of Exchange from Amſterdam *to* Hamburgh. 18
A Bill of Exchange from London *to* Hamburgh, *with the Sum's Proof.* —— —— —— —— 19, 20
A Bill of Exchange from Amſterdam *to* Muſcovy, *with an Account, ſhewing how Bills are negotiated from* London *to* Muſcovy. —— —— —— —— 21
A Bill of Exchange from France *to* Amſterdam. 22
A Bill of Exchange from France *to* London. —— 23
An Account of divers Articles in Negotiation. 24, *to* 29
An Account how to compute the Negotiation of a Bill of Exchange. —— —— —— —— 30, 31
One Ditto —— —— —— —— 32
Account of Gold, *or* Standard. —— —— 33, 34
Accounts of Diamonds, *with their Proofs.* — — 35
Account of Oſnaburgh, *with its Proof.* — — — 36

The

The Method of Diſcounting a Bill of Exchange. —— 37
An Account of Compound Intereſt. —— —— 38
An Account of Freight at ſo much per Foot. —— 39
Account in Company, *or* Fellowſhip. —— —— 40
The Method of Dealing per Ton. —— —— 41
Practice Tables. —— —— —— — 42
A Liſt of ſeveral Places, where Buſineſs is tranſacted. 43
A Liſt of the Commiſſion Prices. —— —— 44
A Liſt of the Brokerage Prices. —— —— ib.
A Table ſhewing the Difference of Coins *of different Countries to* Sterling Money. —— —— —— 45
A Table of the Current Monies *of different Countries, with their Value.* —— —— —— 46
A Table, ſhewing the Weight of different Monies. — 47
Prices of the Britiſh *Nation's Taxes.* —— —— ib.
A Table, ſhewing what Time is allow'd in Uſances of different Places. — — — — — — ib.
A Table of the Days of Grace *allow'd for the Payment of a Bill of Exchange at ſeveral Places.* — — 48
A Table of the Prices of Freights *and* Primages. ib.
A Table of the Allowances for Tare *and* good Weight. 49
A Table of the Marks put to ſpecify ſeveral Things. 50
A Table of different Rules. — — — — 51, 52

A C-

ACCOUNT,

How to make of Florins, *or* Guilders, Pounds Sterl.

MUltiply the Course of Exchange by 12, to reduce the same to *Grotes*; if there should be any half *Grotes* double them, or multiply by 2, taking in the odd *Grotes*, and the Product will be the *Divisor*; the *f.* or *Guilders* propos'd in the Question are also brought into *Grotes* multiplying by 40; if there should be any half *Grotes* double them as before, and they'll be all of the same Denomination; as will appear by the following Sum.

f. 3752 11 8 at 35*s* 1 ½ *Gr.* how many *L. Sterling?*

If 35*s* 1 ½ *gr.* 1 *l. st.* *f.* 3752 11 8

12

421

2

843 *Half Grotes*

Stiv. 10 ½

1 1/10

Penn. 8 ½

40

850080

20

2

1

150103 *Grotes*

2

300206 *Half Grotes*

843)

l. 356 2 3 ¾

4730

5156

98

20 *to make s.*

1960

274

12 *to make d.*

3288

759

4 *to make f.*

3036

* 507 *remains.*

As there remains 507, Qrs or Farthings are only paid when the Remainder is more than 2 Far. it's then accounted 1 d. and when less not reckon'd; so that this Account would be enter'd l. 356, 2s, 4d.

A Bill of Exchange from London *to* Holland, *or* Amsterdam.

THE Exchanges from hence thither are regulated *per Sols* and *Grotes*, and the Accounts are kept in the Books in *Florins*, or *Guilders*.

EXAMPLE.

L. 271 17*s* 6*d* at 35*s* 2 *gr.* Multiply the *Sol* by 12, taking in the 2 *gr.* and the Product of the said Multiplication is to be multiply'd by the *Pound Sterling*; as follows:

If 1 *l. st.* : 35 *s.* 2 *gr.* *l.* 271 17*s* 6*d.*

12

422

271 17 6

422

2954

844

105	½	211		
5	½	105	½	
2 6	½	52	¼	
2)		114731	¼	*Grotes in the l. st.*
2)0		5736(5	1	*Flem. or Pence in ditto*
f.		2868	5	1 *or Guilders in ditto.*

A C-

ACCOUNT, How to make of Current, *or* Cash-Guilders, Bank *ditto, with its Proof; as will appear by the following Examples.*

THE *Bank*'s Money is worth more than the *Current*, or that of *Cash*; consequently *Cash*, or *Current's* is less: The Difference between the one and the other is call'd *Agio*.

EXAMPLE I.

Having 794 *f.* 15 *Stivers Current*, or *Cash*, want to know how many *f.* or *Bank Guilders* they'll come to; the *Agio* being at 4 $\frac{3}{8}$ *per* C.

If *C. f.* 104 $\frac{3}{8}$ *f.* 100 *Bank* *f.* 794—15

8 | 100

835 | *Stiv.* 79400

10 $\frac{1}{2}$ 50

5 $\frac{1}{2}$ 25

79475 *f.*

8

635800

835) 5130

Bank f. 761—8—11. 1200

365

20 *to make Stivers*

7300

620

16 *Penningens*

9920

1570

* 735 *remains*

As the 11 *Penigens* is more than half a *Stiver*, they will be counted as *one Stiver*; and this Account will be enter'd in the Book as follows; *viz.* Bk. 761 *f.* 9 *Stiv.*

The Proof of the Sum over-leaf, reducing the *Bank Florins*, or *Guilders* to *Caſh*, or *Current ditto*; viz.

Bank *f.* 761— 9
Agio 104— $\frac{5}{8}$

3044
7610

Stiv. 5 $\frac{1}{4}$ 26
4 $\frac{1}{5}$ 20—16
$\frac{2}{8}$ $\frac{1}{4}$ 190— 5
$\frac{1}{8}$ $\frac{1}{2}$ 95— 2--8

Caſh, or Current *f.* 794)76— 3—8

20

15)23

16

3)76 *Penningens.*

The Remainder of the *three Peningens* being leſs than 8, which makes half a *Stiver*, are counted for nothing.

N. B. The upper Fractions are taken from the under Line, and the under Fractions from the upper Line; as will appear in the above-mention'd Sum.

Or thus,

If *f.* 100 *f.* 4 $\frac{5}{8}$ *f.* 761 9

When done, add the Quotient to the Sum firſt propounded, and that will give you the Anſwer; *f.* 794, 15, 3.

Example II.

If *C. f.* 104 : *Bank f.* 100. *C. f.* 891—17—8

16

629

104

1669

100

89100

Stiv. 10 $\frac{1}{2}$ 50

5 $\frac{1}{2}$ 25

2 $\frac{1}{2}$ $\frac{1}{2}$ 12—10.

89187—10.

16

535122

89187

Stiv. 10 $\frac{1}{2}$ 8

1427000

918000

8350

5

20

100

16

1600

1669)

Bank f. 855

The Proof.

If *Bank f.* 100 *C. f.* 104 $\frac{5}{16}$ *Bank f.* 855

104 $\frac{5}{16}$

3420

8550

$\frac{4}{16}$ $\frac{1}{4}$ 213—15,

$\frac{1}{16}$ $\frac{1}{4}$ 53— 8—12

Cash, or Current *f.* 891)87— 3—12.

20

Stiv. 17)43

16

Peningens 7)00 *near Total*

GOODS,

BOught, or Sold at *Amſterdam* are always paid in *Caſh*, or *Current Money*; and *Muſcovado* Sugars from *Portugal* are ſold with 18 M°'s Rebate, or Diſco^{t}. at 8 *per* C. *per Ann.* Likewiſe 1 *per* C. is abated for good Weight, and 1 *per* C. for good Payment, which is ſix Week's Time, as the Whole will appear in the following Sum.

℔. *Groſs* 10979 *Tare* 8 ℔. *per* C.

8

Tare 878(32

℔. 10979 *Groſs*
878 *Tare*

Net 10101 at 9 *Gr.* ½ *per* ℔

Gr. 9

90909

½ ½ 5050 ½

2) 95959 ½

2(0) 4797(9—1 ½

The Diſco^{t}. *of* 18 *Months at* 8 *per* C. *per An.* viz.

Grotes

If *f.* 112 *f.* 100 *f.* 2398—19,

100

Stivers

239800

10 ½ 50

5 ½ 25

4 ⅕ 20

112) 239895

f. 2141—18—6. 158

469

215

103

20

2060

940

44

16

704

32 *

By

By the Amount of *Folio* 12. after the Deduction of 18 Months Discount, and likewise 1 *per* C. for good Payment, and 1 *per* C. for good Weight; *viz.*

If 100 *f.* 2 *f.* *f.* 2141—18— 6

2

42)83,—16—12.

20

16)76

16

458

77

12)28

f. 2141—18— 6.

Disco. 42—16—12.

Cost *f.* 2099— 1—10. all Allowances deducted.

N. B All the GOODS bought of the *India* Company at *Amsterdam* have Three Months Time for the Payment thereof; and They, who pay before the said Time, are allow'd $\frac{1}{2}$ *per* C. *per Month*, which is reckon'd from the Day of making said Payment.

A

A Bill of Exchange from Amſterdam *to* Spain, *and re-drawn, or negotiated in* London.

Ducats 1200 at 96 *Grotes*, and $\frac{1}{8}$ drawn in *Amſterdam*, which make *Florins* 2883, 15. Theſe negotiated at 34 *s.* 10 *gr.* amount to *L.* 275, 19, 1. and ſaid *Ducats* re-drawn, or negotiated in *London* at 40 *d. per Piece*, amounts to 1654 *Ps.* 3 *Roys*, 10 *Marvs.* which amounted to *L.* 275, 14, 8. as will appear by the following Sums.

Ducats 1200 at 96 *gr.* $\frac{1}{8}$ how many *Florins?*

	1200
	115200
$\frac{1}{8}$	150
4)0)	11535(0 *Gr. in the Ducats.*
	f. 2883 —15 *Stivers.*

To reduce theſe *Florins* to *Pounds Sterling.*

f. 2883, 15, at 34 *s.* 10 *grotes.*

	40	12
418)	115350	418
275—19—1.	3175	
	2490	
	400	
	20	
	8600	
	3820	
	58	
	12	
L.	696	
	278 remains.	

The Bill of said Ducats *of* Folio 14. *re-drawn or negotiated in* London.

In *Ducats* 1200 how many *Pieces?*

375 *Marvs.* in one *Ducat.*

Marv. in a Pce. 272) 450000 *Marv. in the Ducats.*

Ps. 1654—3—10. 1780

1480

1200

112

8 *to make Royals.*

896

80

34 *to make Marvedies.*

320

240

2720

0

To reduce these *Pieces* into *Pounds Sterling.*

1654 *Ps.* 3 *Roy.* 10 *Marv.* at 40*d per pce*, or 3*s.* 4*d.*

3*s.* 4*d.*	$\frac{1}{6}$ of a *L.*	1654— 3—10	
Roys 2	$\frac{1}{4}$	275—13— 4	
1	$\frac{1}{2}$	10	
Marv 10	*to*	5	
		1	
	L.	275—14— 8	

Since we can't take a regular Part for the 10 *Marv.* that remain, we'll do it then with this * Mark as follows:

If *Marv.* 272) — 40*d* — — 10 *Marv.*

* *d.* 1 10

400

128

A Bill of Exchange from Amsterdam *to* Portugal, *and re-drawn, or negotiated in* London.

THIS Bill is of *Cruzados* 3000 at 45 *Gr. per* II, and the Cost of said II at the *Exchange* of 34*s* 10 *gr. per L. Sterl.* amounts to *L.* 322, 19, 4. and this Bill negotiated in *London* at 65*d* $\frac{7}{8}$ *per Mil Reas* amounts to *L.* 329, 7, 6. as will appear in the following Sums.

II 3000 at 45 *Grotes*, how many *Florins?*

3000
4(0) 135000(0
f. 3375

To reduce these *Florins* to *Pounds Sterling.*

f. 3375 at 34*s* 10 *Grotes.*

40 12
135000 418
960
1240
404
20
8080
3900
138
12
1656
402
4
1608
354

418
L. 322—19—3 $\frac{3}{4}$

As we observ'd, when it comes out $\frac{1}{2}$ 'tis not reckon'd; but here being $\frac{3}{4}$, this Account must consequently be enter'd *L.* 322 19 4.

The

The Bill of the Cruzados *of* Fol. 16. *re-drawn, or negotiated in* London.

IN 3000 *Cruzados* Exchange at 65 *d* $\frac{7}{8}$ *per Mill Reas*, how many *Pounds Sterling*?

II.

3000
400 *Reas in* 1 *Cruzado.*
1
1200(000
65 $\frac{7}{8}$
78000
$\frac{4}{8}$ $\frac{1}{2}$ 600
$\frac{2}{8}$ $\frac{1}{4}$ 300
$\frac{1}{8}$ $\frac{1}{8}$ 150
12) 79050
2)0) 658(7— 6
L. 329—7—6

Note, That this Bill at *Amsterdam* coſt *f.* 3375, which negotiated at 34*s.* 10 *Grotes per Pound Sterling*, amounted to *L.* 322 19 4. and the ſaid Bill negotiated in *London* at 65 *d.* $\frac{7}{8}$ *per Mill*, amounted to *L.* 329, 7, 6. *Sterling.*

A Bill of Exchange from Amsterdam *to* Hamburgh.

IN 1300 *Dalders* at 32 *d* $\frac{13}{16}$ *per Dald.* how many *Guilders?*

		1300
		9600
		32
$\frac{8}{16}$	$\frac{1}{2}$	650
$\frac{4}{16}$	$\frac{1}{2}$	325
$\frac{1}{16}$	$\frac{1}{4}$	81
		2(0 4265(6 *d*
		f. 2132—16

To reduce *Dalders* into *Marks.*

viz.

Dalders	
754	6
754	
Marks 1508—	6

or,

viz.

Dalders	*s.*
754	6
2	
Marks 1508—	6

A Bill of Exchange from London *to* Hamburgh.

IN *L.* 1739, at 34 *s.* 9 *gr.* how many *Dalders*, and *Marks*?

	L. 1739	34 *s.* 9
	417	12
	12173	417
	1739	
½ *Sols* 64)	6956	
Dald. 11330—21	725163	
	85	
	211	
	196	
	43	
	32	
	86	
	12	
	1376	
	96	
	32 * = to ½.	

To reduce theſe *Dalders* into *Marks*,

	11330	21 *d.*
	11330	
For the 21 *d*	22660 *Marks*	
	1—5 *ſixteen being* 1 *Mark*	
Marks	22661—5	

The Reaſon we divide by 64 is becauſe the *Dividend* is half *Solz Lubequeſes*, as will appear by the above Sum; and 64 Halves make 32 *d.* or *Solz Lubequeſes*, which is a *Dalder*.

The PROOF of the Sum of *Folio* 19.

IN 22661 *Marks*, 5 *D.* how many *L. Sterl.* Exchange at 345. 9 *gr. per Dalder.*

Marks 22661 — 5

2) 11330 — 21

64

45329

67980

43 *

417) 725163 *Half Solz Lubequeſes*

L. 1739 — 3081

1626

3753

00

345. 9 *gr.*

12

417

The 21 *d.* that remain in the *Dalders*, which make 42 *half Solz Lubequeſes*, and the 32 that remain in the Sum of *Folio* 19. with this Mark * are equal to one *half Solz Lubeques*; both together make up the 43 *half Solz Lubequeſes*, which are put, or added in the aboveſaid Sum mark'd with this Mark *.

A Bill of Exchange from Amsterdam *to* Muscovy.

IN 15034 *Rubles*, at 49 *d.* $\frac{3}{8}$ *per Ruble*, how many *Florins*?

Rubles 15034
49 $\frac{3}{8}$
135306
60136
$\frac{2}{3}$ $\frac{1}{4}$ 3758 $\frac{1}{2}$
$\frac{1}{8}$ $\frac{1}{2}$ 1879 $\frac{1}{4}$
2)0 74230(4
f. 37115—4

Since there is no Exchange from *London* to *Muscovy*, we will make of this Bill in the first Place *Guilders*, and from *ditto Guilders Pounds Sterling*.

Example.

The above Bill drawn from *Muscovy* to *London*, after reducing the *Rubles* to *Guilders* as above, make of *ditto Guilders Pounds Sterling*.

Excha. at 35 s. 1 *gr. per L. Ster.* *f.* 37115—4

12
421

421) 1484608 (40
L. 3526—7—8 $\frac{1}{2}$
2216
1110
2688
162
20
3240
293
12
3516
148
4
592
171

N. B. From any other Part a Bill is negotiated according to the Coin where the Bill goes to; multiplying always the Course of Exchange by the Money contain'd in the said Bill.

A

A Bill of Exchange from France *to* Amsterdam.

THIS Bill of 7566 *Livres Tournois* negotiated in *Amsterdam* at 52 *Grotes* $\frac{1}{4}$ per *French Crown*, amounts to 3294 *f.* 7 *Stiv.* and afterwards these *f.* or *Guilders* negotiated at 34 *s.* 9 *grotes* per *Pounds Sterling*.

L. 7566

3) 2522 *W.*

52 $\frac{1}{4}$

5044

12610

$\frac{1}{4}$ 630

2) 131774 *Grotes.*

2)0 6588(7 *Stiv.*

f. 3294—7

To reduce said *f.* into *L. Ster.* Exch. at 34 *s.* 9 *gr. per l. ſt.*

f. 3294, 7

40

131774

667

2504

02

20

40

12

480

63 remains.

12

417

417)

L. 316, 0, 1.

A Bill of Exchange from France *to* London.

THE Bill is of 7566 *Livres Tournois* at 31 *d.* $\frac{1}{8}$ per *French Crown*, how many *L. Sterling* ?

Livres	7566	
3)	2522 *W*	
	31 $\frac{1}{8}$	
	2522	
	7566	
$\frac{1}{8}$	315 $\frac{4}{8}$ = to $\frac{1}{2}$	
12)	78497 *Pence*,	
2)0)	654(1—5 $\frac{1}{4}$	
L.	327—1—5 $\frac{1}{4}$	

Or,

W. 2522 at 2*s.* 7*d* $\frac{1}{8}$

2*s* 6*d* $\frac{1}{8}$	of *L.*	315—	5—0
1 $\frac{1}{8}$		10—	10—2
$\frac{1}{8}$ $\frac{1}{8}$		1—	6—3 $\frac{1}{4}$
	L.	327—	1—5 $\frac{1}{4}$

In *London* this Bill amounted to *L.* 327, 1, 5. and the ſame Bill in *Amſterdam* amounted to *L.* 316, 0, 1. ſo that I gain'd by buying ſaid Bill in *Amſterdam* *L.* 11, 1, 4. but this ariſes from the Difference of Exchanges; for which Reaſon every Merchant ought to reflect concerning the Courſe of ſaid Exchanges from both Parts before he buys ſuch Bills; and then he'll know by which he will get the moſt Profit.

An Account of divers Articles in Negotiation: Viz.

SUPPOSE I have in *Amſterdam* 19947 ℔. *groſs*, of *Muſcovado* Sugar, *Tare* 14 ℔. *per* C. and ſold the *Net* Weight at 9 *Grotes* ½ *per* ℔, on 18 Months Diſco', and at 8 *per* C. *per Annum* according to Cuſtom: After reducing what they amounted to in *Caſh*, or *Current* Money to *Bank ditto*, at the *Agio* of 103 ¾ *Caſh*, or *Current* Money *per* 100 of *Bank*, and the ſaid *Bank* Money is remitted in a Bill to *London*, the Exchange at 34*s*. 10 *gr*. *per L. Sterl*. the ſaid Bill is afterwards paid in *Pepper* at 12 *d* ½ *per* ℔. and the ſaid *Pepper* is ſold in *New York* at 110 *per* C. Advance, the *Return* whereof came *per* Bill at 170 *per* C. all which will appear by the following Sums.

In the firſt Place, Reduce the *Groſs* Weight to *Net ditto*, as follows:

℔. *Groſs* 19947 *Tare at* 14 ℔. *per* C.

14

Tare 2792(58

N. B. We take no Notice of the Remainder 58, becauſe it is of little Worth; whereof if it had been greater, we ſhould multiply the ſaid Remainder by 16, the Ounces in 1 ℔. *Avoirdupois*, to find the Ounces allow'd for *Tare*.

Pro-

PROCEED:

Now find the ℔ *Net* out of the *Groſs* Weight of the Sugar.

℔. 19947 *Groſs*
2792 *Tare*
17155 *Net at* 9 *Grs* ½ *per* ℔
9
154395
½ ½ 8577
2) 162972 *Grotes*
2)6 8148(6 *Stivers, or Flemiſh Pence.*
f. 4074— 6 *Caſh, or Current Money.*

Now find the 18 Months Diſcount at 8 *L. per C. per Ann.* which may be done in one of theſe two Methods which follow.

f. 4074—6
12 *the* 18 *Months Diſcount.*
f. 488)88

N. B. In this Way of Diſcounting the Seller loſes *f.* 51, 9, 5. more than what he does in this other Method that follows; for which Reaſon this Way of Diſcounting is erroneous: *Diſcount*, and *Intereſt* not being alike, as 'tis thought by many. For,

The Difference between *Intereſt* and *Diſcount* is, That in *Intereſt L.* 100 in one Year ariſes to *L.* 105; and in *Diſcount L.* 100 to be paid a Year hence is worth *L.* 95; ſo that 'tis better to lend Money at 5 *per C. Diſcount*, than at 5 *per C. Intereſt*; becauſe in *Diſcount L.* 95 gets *L* 5; whereas in *Intereſt L.* 100 gets *L.* 5. For which Reaſon find ſaid *Diſcount* as follows at the Rate of 8 *f. per C. per Ann.*

The Diſcount is for 18 Months, ſo that *f.* 8 for 12 Months, and *f.* 4 for 6 Months, together make up 12; which is the ſame as if it had been at 12 *f. per* C. *per Annum.*

If *f.* 112 *f.* 100 *f.* 4074— 6

100

d 407400

5 1/4 25

1 1/5 5

112 407430

Current *f.* 3637—15— 5 714

423

870

68

20 *Stivers*

1720

600

40

16 *Penningens*

640

80

N. B The Sugar is ſold for *f.* 4074. 6, but when the Diſcount is abated, the Seller receives no more than *f.* 3637, 15, 5.

To

To reduce the *Current f.* to *Bank ditto*, the *Agio* at 103 $\frac{3}{4}$ *Current* for 100 *Bank.*

If *C. f.* 103 $\frac{3}{4}$ *B. f.* 100 *C. f.* 3637—15— 5

4
415 *qrs.*

100
363700
Stiv. 10 $\frac{1}{2}$ 50
5 $\frac{1}{4}$ 25
363775
4
1455100 *qrs*
2101
2600
100
20
2000
125
16
2000
340

415)
Bank f. 3506—5—4

Reduce said *f.* into *L. Ster. Excha.* at 34 *s.* 11 *gr.*

12
419

f. 3506—5
40
140250
1455
1980
304
20
6080
1890
214
12
2568
54

419)
L. 334—14—6

PROCEED:

Now find how many lbs of *Pepper* at 12 *d.* ½ *per* lb, I may have for the Amount of the Bill of Exchange sent me in Return of said *Sugar*.

If 12 *d.* ½	1 lb	*L.* 334—14—6
2		20
25		6694
		12
		80333
		2
lbs 25		160668
6426		106
		66
		168
		18

This *Pepper* was sent to *New York*, and sold there at 110 *per C.* Advance, now find the Value of said *Pepper* in *New York* Money.

The Cost in *London* *L.* 334—14—6 at the Advance of 110 *per C.* 2

669— 9—

L. 10 is $\frac{1}{10}$ of *L.* 100 33— 9—

New York Money *L.* 702—18—5

N. B. This *Pepper* was sold in *New York* for *L.* 702, 18, 5. Now find how many *Pounds Sterling* there are in said *New York* Money; and that is done as follow: *Viz.*

The

The *Pepper*'s Return was sent in a Bill at 170 *per C New York* Money for 100 *L. Sterling*; now find how many *Pounds Sterling* there are in *L.* 702, 18, 5. *New York* Money at that Rate.

N. Y.	*Sterl.*
If *L.* 170	*L.* 100
	s.
	10
	5
	2 6
	10
	1
17)0	
L. 413—9—7—¾	
The Pepper's Amount.	

N. Y.	
L. 702—18—5	
100	
70200	
50	½
25	½
12—10—	½
4— 3—4	⅓
0— 8—4	1/10
7029)2— 1—8	
22	
59	
82	
20	
164)1	
111	
12	
134)0	
1504	
60)0	
9 *remains.*	

This Sum would be enter'd *L.* 413, 9, 8.

A Short Way of Computing the Negotiation of a Bill of Exchange, very useful, and necessary to all Merchants.

Example.

THE Exchange from *Amsterdam* to *Paris* is at 24 *Grotes*, and from *Paris* to *London* at 14 *d.* What does *London*'s Exchange come to?

Multiply the Rate of each Exchange together, and that is 24 *Grotes* by 20 *s.* and divide by 14 *d.* and you'll find *London*'s Exchange to be at 34 *s.* $\frac{2}{7}$, or 3 *Grotes* $\frac{1}{2}$ *per Pound ſterl.*

If 14 *d.* —— 24 *Grs.* —— 20 *s.*

20

480

S. 34. $\frac{2}{7}$ or 3 $\frac{1}{2}$ *grs.*

60

remains

$\frac{4}{14}$ = to $\frac{2}{7}$. or 4

12 *Grs.*

14) 48

Grs. 3 $\frac{1}{2}$ $\frac{6}{14}$ near $\frac{1}{2}$.

Proof.

W. 1000 at 24 *Grs.* amo. to *f.* 600.

Liv. 1000 at 14 *d* amo. to *l.* 58 $\frac{1}{3}$, *or* 6 *s* 8 *d.*

L St. 58 $\frac{1}{3}$, *or* 6 *s* 8 *d* at 34 *s* 3 *grs* $\frac{1}{2}$ amo. to *f.* 600.

See the WORK.

W	1000	*L. W.*	1000
	24		14
4)0	2400(0	24)0)	1400(0
	f. 600	*L* 58 $\frac{1}{3}$	200
			$\frac{8}{24}$ = 10 $\frac{1}{3}$ or 6*s* 8*d.*

If 1 *l. ſt.* 34 *s.* 3 *grs.* $\frac{1}{2}$ 58 *l.* $\frac{1}{3}$ *or* 6*s* 8 *d.*

12

411

2

823

58 $\frac{1}{3}$

6584

4115

$\frac{1}{3}$ 274 $\frac{1}{3}$

2) 48008 $\frac{1}{3}$ *Half Grotes,*

2) 24004 *Grotes,*

2)0 1200(2 *Flemiſh Pence,*

0 or *Guilders.*

The

The *Exchange* from *Amsterdam* to *London* is at 35 *s.* and from *London* to *Paris* at 16 *d.* How much does it come to *per* French *Crown*?

If 20 — 35 *s.* — 16 *d.*

35
16
210
35
2)0 56)0
28

Answer *Ditto Grotes.* — *per W.*

Proof.

L. 100 at 35 *s.* — amounts to — *f.* 1050.
L. 100 at 16 *d.* — amounts to — *W.* 1500.
W. 1500 at 28 *gr.* — amounts to the said *f.* 1050.

The Work, viz.

L. 100 at 35 *s.*

12 *grotes.*
420
100
4)0 4200)0
f. 1050

L. 100 at 16 *d.*

240
16) 24000
80
000

W. 1500

1500 at 28 *Grotes*

28
12000
3000
4)0) 4200)0
f. 1050

Ca-

Account of GOLD, *or* STANDARD.

CARAT, among *Goldſmiths*, or *Mint-men* is $\frac{1}{2}$ Part of an Ounce among *Jewellers*, or *Stone-Cutters*, but the 192 Part; for 8 of them make but 1 *Sterling*, and a *Sterliug* is the 24th Part of an Ounce; 3 Grains of Aſſize, or 4 Grains of Diamond Weight make a *Carat*.

Note, 24 *Carats* is fine Gold, 22 *ditto* is Standand, and 4 qrs — — — 1 Grain.

EXAMPLE.

IN 154 *Oz.* 14 *dwt.* 20 *gr.* of Gold $\frac{1}{4}$ Grain worſe than Srandard, how much Standard Gold?

	Oz.	*dwt.*	*gr.*
	154	14	20
			20
			3094
			24
			12376
			6190
worſe Grain $\frac{1}{4}$)			74276
			18569 *grains*
Gr. in a Carat 88)			96
24)	211 *gra.*		89
loſt dwt 8-19)	19		1 *Loſt*

	oz.	*dwt*	*gr.*
	154	14	20
Loſt	—	8	19
Sta Gold	154	6	1 at

L. 3—18—6 *per Oz.* amounts to *L.* 605—12—8 $\frac{1}{2}$.

This is the ſhort Way, and may ſerve for either better or worſe than Standard; only obſerve that the Quotient is what you have loſt, or gain'd thereby; which when ſubtracted from the Sum propounded, the Remainder gives the Anſwer, which is the Standard.

EXAMPLE.

IN 154 *Oz.* 14 *dwt.* 20 *gra.* of Gold $\frac{1}{4}$ *gra.* better than *Standard*, how much *Standard Gold?*

If 22—0—$\frac{1}{4}$ ——— 154—14—20

		oz.	*dwt.* *gra.*
4		20	4
88		3094	88
4		24	4
353		12376	352
		6190	
		74276	
		353	
		222828	
		371380	
		222828	
352)		26219428	
	74487	1579	
24)	24	1714	
	87	3062	
2)0) 310(3		2468	
	15		
Stan. 155—3—15		4	

	oz.	*dwt.*	*gra.*
	155—	5—	15
	154—	14—	20
Gain'd	0—	8—	19

This is by the RULE REVERSE.

DIA-

DIAMONDS,

BOught 17 *Carats* of *Rough Diamonds* for 150 *L.* and ſent the ſame to be poliſh'd at 18 *s.* per *Carat*; loſt of its Weight in Cutting, or Poliſhing 4 *Carats*: Now I demand how much they coſt Poliſhing? and alſo what each *Carat* ſtands me in after its being poliſh'd.

Car. 17 at 18 *s. per Carat.*

9

Coſt L. 15—6 *Poliſhing.*

Prime Coſt L. 150—
Coſt Poliſhing 15—6
Total Coſt. L. 165—6

11 *C.* 13— *L.* 165—6 —— *C.* 1

35

9

L. 12—14—3 $\frac{1}{2}$ $\frac{10}{13}$ 20

186

56

4

12

48

9

4

36

$\frac{10}{13}$

PROOF.

L. 12—14—3— $\frac{1}{2}$ $\frac{10}{13}$

12

The Product of 12, 152—11—8 $\frac{1}{4}$ $\frac{3}{13}$
& 1 *more is* 13. 12—14—3 $\frac{1}{2}$ $\frac{10}{13}$

L. 165— 6—0 $\frac{10}{13}$ = *to* $\frac{1}{4}$

13) 120

Far. 9 $\frac{1}{3}$

Account of OSNABURGH.

TO how much amounts 5202 Ells of *Osnaburgh* Cloth, at *L.* 28 per *Roll*, each *Roll* containing 1500 Ells.

If 1500 *Ells* *L.* 38 — 5202 *Ells.*

240 — 9120

1520 — 624240

76 — 46818

19120 — 474422(40

15(00 — 24

12) 31628 — 94

2(0) 263(5—8 — 42

L. 131—15—8 — 122

240

1500

PROOF.

If 5202 *Ells* *L.* 131—15—8 1500 *Ells.*

20

2635

12

31628

1500

15814240

31628

47442240

5202) 6242

12) 9120 — 10404

2(0) 76(0 — 00000

L. 38 —

The Method of Diſcounting a Bill of Exchange.

A Bill of *L.* 400 has 50 Days to run, the Perſon who has this Bill wants Money, for which Reaſon diſcounts ſaid Bill at 4 *per C. per Annum*, I demand the 50 Days Intereſt, and how much muſt be paid for ſaid Bill after diſcounting the 50 Days Intereſt.

Firſt, Find the Intereſt of *L.* 400 for 1 Year at 4 *per C. per Ann.*

4

L. 16(00

Secondly, Find the 50 Days Intereſt,

			Days
If 365)	*L.* 16—	—	50
		50	
Inter.	*L.* 2—3—10)	800	
		70	
		20	
		1400	
		305	
		12	
		3660	
		10 *remains.*	

Now find what's to pay for ſaid Bill.

The Bill of	*L.* 400—	0—	00
The 50 *Days Intereſt*	2—	3—	10
The Sum to be paid for ſaid Bill,	*L.* 397—	16—	2

An

An ACCOUNT of Compound Intereſt.

TO how much amounts *L.* 411, 17, 6. lent out for 3 Years, at 4 *per C. per Ann. Compound Intereſt?*

Many are the Ways of performing all Queſtions of this Kind, but ſetting aſide that of *Decimals*, the following Method in my humble Opinion is beſt.

4 *L.* is the 25th Part of *L.* 100, therefore divide by 25, or by 5 twice.

25)	*L.* 411—17—6	
5)	82— 7—6 *	
5)	*L.* 16— 9—6	*Int. add. to the Sum given, the Prod. is*
25)	*L.* 428— 7—	*the firſt Year's Princ. & Int.*
5)	85—13—4 ¼ *	
5)	*L.* 17— 2—8	*Intereſt added to the Sum of the firſt*
	L. 445— 9—8	*Year's Principal & Intereſt; and that Product is the ſecond Year's Principal and Intereſt.*

25)	*L.* 445— 9—	
5)	89— 1—11 *	
5)	17—16— 4 ½	*Inter. which added to*
	L 463— 6— 0 ½	*the Top Line, that is, to the Sum of the ſecond Year's Principal and Intereſt; and the Product is the third Year's Principal and Intereſt, L.* 463, 6, 0 ½ *which anſwers the Queſtion.*

N. B. The Sums thus * mark'd are not added together, they not being the real Intereſt.

An Account of Freight at ſo much per *Foot.*

TO how much amounts the Freight of three Boxes' whoſe Dimenſions are, *viz.* at 1 *s. per Foot.*

	Length,	*Breadth,*	*Depth.*
	Feet. Inches.	*Feet. Inches.*	*Feet. Iuches.*
N°. 1	3 — 0	2 — 6	1 — 1
2	4 — 7	2 — 5	2 — 2
3	13 — 5	1 — 6	3 — 11

	3—0	4— 7	13—5
	2—6	2— 5	1—6
	6—0	9— 2	13—5
Inch. 6 ½	1—6	*Inch.* 4 ⅓ 1— 6— 4	*Inch.* 6½ 6—8-6
	7—6	1 ¼ 0— 4— 7	20—1--6
	1—1	11— 0—11	3—11
	7—6	2— 2—	60—4—6
1 ½	0—7—6	22— 1—10	6 ½ 10—0—9
N. 1. *feet*	8— 1— 6	2 ⅙ 1—10— 2	4 ⅓ 6—8—6
2.	24—00— 0	*feet* 24—00—00	1 ¼ 1—8—1
3.	78— 9—10		*feet* 78—9--10

feet 110—11— 4 *at* 1 *s. per Foot.*

1 *s.* ½⅒ 5—10— 0

Inches.

6 ½	0—00—	6
4 ⅓	0—00—	4
1 ¼	0—00—	1

Parts

4 ⅓	0—00—	0 ¼

Amo. L. 5—10—11 ¼

A C-

Account in Company, *or* Fellowship.

Three Merchants bought Goods in Company, to the Amount of L. 200. of which *A was to pay* $\frac{1}{2}$,
B $\frac{1}{3}$,
C $\frac{1}{4}$,

They gain'd L. 15, *I demand each Man's Share of the ſaid Gain, in Proportion to each Other's Capital.*

In Order to do this Queſtion, You muſt look out for a Number that will admit of $\frac{1}{2}$, $\frac{1}{3}$, $\frac{1}{4}$, *without any Remainder, and that is* 12; *of which,*

$\frac{1}{2}$ *is*	6
$\frac{1}{3}$	4
$\frac{1}{4}$	3
	13

L. — L. — L. *Subtract* 12

If 13) 1 1 15 *remains* 1 *loſt in* 13

Loſt L. 1—3—0 $\frac{3}{4}$ $\frac{9}{13}$

2
20
40
1
12
12
4
48
$\frac{9}{13}$

L. 15—00—00
Subtr. 1— 3—00 $\frac{3}{4}$ $\frac{9}{13}$

remains L. 13—16—11 0 $\frac{4}{13}$ = *to* L. 15.

of which take $\frac{1}{2}$	6—18— 5 $\frac{1}{2}$ $\frac{2}{13}$	*A's Gains.*
$\frac{1}{3}$	4—12— 3 $\frac{1}{2}$ $\frac{10}{13}$	*B's Gains.*
$\frac{1}{4}$	3— 9— 2 $\frac{3}{4}$ $\frac{1}{13}$	*C's Gains.*
	L. 15—00—00	

The Anſwer, or Quotient, when added together, will make up the whole Gains; and that is the True Proof.

ACCOUNT, Shewing the Method of dealing per *Ton.*

		C.	lb
2)0)		45) 1 — ¼ — 14 at *L.* 22—10 *per* Ton.	
Ton		22—11 — ¼ — 14	
		22—10	
		44	
		44	
10 *s.*	½	11	
10 C.	½	11— 5—	
1	1/10	1— 2—6	
½	½	0—11—3	
¼	¼	0— 5—7 ½	
14	½	0— 2—9 ¾	
		L. 508— 7—2 ¼	

This Sum's Proof may be found by the *Single Rule of Three Direct*; saying, lb

If 1 Ton. *L.* 22—10 To. 22—11—¾—11

471 C. ½ *Groſs* *Tare* 14 lb. *per* C. *Tret* 4 lb. *per* 104 lb. at 21 *s.* 7 *d.* *per* C. *Net.*

471 ½ *Groſs.*

lb 14 ⅛) 58—¾—21 *Tare.*

lb 4 1/26) 412—½— 7 *Suttle*

15—¾—13 *Tret*

396—½—22 *Net, at* 21 *s.* 7 *d.*

1 *s.*	1/20 —	19—16—
6 *d.*	½ —	9—18—
1	1/6 —	1—13—
C. ½	½ —	0—10—9 ½
lb. 16	1/7 —	0— 3—1—
4	¼ —	0— 0—9 ¼
2	½ —	0— 0—4 ½
		L. 428— 2—0 ¼

Proof. If 112 lb *Net*—21 *s.* 7 *d.* C. 396—½—22 lb.

PRACTICE TABLES.

Even PARTS of

A L. Sterl.

s.	d.	
10	0	$\frac{1}{2}$
6	8	$\frac{1}{3}$
5	0	$\frac{1}{4}$
4	0	$\frac{1}{5}$
3	4	$\frac{1}{6}$
2	6	$\frac{1}{8}$
2	0	$\frac{1}{10}$
1	8	$\frac{1}{12}$
1	0	$\frac{1}{20}$

A Shilling.

d	
6	$\frac{1}{2}$
4	$\frac{1}{3}$
3	$\frac{1}{4}$
2	$\frac{1}{6}$
1	$\frac{1}{8}$
1	$\frac{1}{12}$

A Ton.

C.	qrs	
10	0	$\frac{1}{2}$
5	0	$\frac{1}{4}$
4	0	$\frac{1}{5}$
2	2	$\frac{1}{8}$
2	0	$\frac{1}{10}$
1	0	$\frac{1}{20}$

A C. wt.

lb.	
16	$\frac{1}{7}$
14	$\frac{1}{8}$
8	$\frac{1}{14}$
7	$\frac{1}{16}$

lb	$\frac{1}{2}$ C
14	$\frac{1}{4}$
8	$\frac{1}{7}$
7	$\frac{1}{8}$
4	$\frac{1}{14}$

lb.	$\frac{1}{4}$ C
14	$\frac{1}{2}$
7	$\frac{1}{4}$
4	$\frac{1}{7}$
3	$\frac{1}{8}$

Even PARTS of *L.* 100 *Sterling.*

L. 50,	— 0	is the $\frac{1}{2}$
33,	— 6—8	$\frac{1}{3}$
25,	— 0	$\frac{1}{4}$
20,	— 0	$\frac{1}{5}$
16,	—13—4	$\frac{1}{6}$
12,	—10—0	$\frac{1}{8}$
10,	— 0	$\frac{1}{10}$
8,	— 6—8	$\frac{1}{12}$
6,	— 5—0	$\frac{1}{16}$
5,	— 0	$\frac{1}{20}$
4,	— 0	$\frac{1}{25}$
3,	— 2—6	$\frac{1}{32}$
2,	—10—0	$\frac{1}{40}$
2,	— 0	$\frac{1}{50}$

A LIST of ſeveral PLACES, where Buſineſs is tranſacted.

In TURKEY there are
Conſtantinople, *and* Smyrna.

In SPAIN.

Madrid, Sevile, Cadiz, Porto, Sta Maria, Catalonia, Barcelona, Bilboa, St Andrew, St Sebaſtian.

In PORTUGAL,
Liſbon, Oporto, Vianna, St Ubes.

In BRASIL,

St. Salvador, Rio-de Janeiro, Pernambuco, All-Saints Bay, *and* the Mines.

In FRANCE,

Paris, Lyons, Bourdeaux, Bayonne, Toloza, Roan, Lilly.

In the EAST INDIES.

Fort St George, Goa, Batavia, Surat, Coaſt of Cormandel, China, or Japan.

In the WEST INDIES,

Jamaica, Barbadoes, Curacao, St. Kitt's, or St Chriſtopher, New York, St Thomas.

A TABLE of the COMMISSION-PRICES.

TO all the Iſlands for Goods — —	2 ½ *per* C.
For Gold, Silver, or Jewels —	1
To all other Parts for Goods —	2
For Silver, or Gold — — —	0 ½
For Jewels — — —	1
For Inſurance to all Parts —	0 ½
For the Capital of Annuities —	0 ½

A TABLE of the BROKERAGE-PRICES.

FOR all Sorts of Goods —	0 ½ *per* C.
For Gold, Silver, or Annnities	0 ⅛
For Jewels the Buyer pays, —	1
& The Seller — —	0 ½

For Exchange for every *L.* 100 *Two Shillings* from each Party.

For *Inſurance*, the Perſon who inſures pays 1 *s.* in the Pound, which he gives as a Premium.

A TABLE of the Difference of COINS of ſeveral Places to Sterling Money.

BARBADOES.

L. 100 *Ster.* is worth *L.* 125 to 130 of their Money.

IRELAND,

L. 100 *Ster.* is worth from *L.* 111, to 111 $\frac{1}{2}$ of theirs.

JAMAICA,

L. 100 *Ster.* is worth from *L.* 135, to 141 of theirs.

NEW ENGLAND, or *NEW YORK,*

L. 100 *Ster.* is worth *L.* 160 of theirs.

N. B. *The Monies of the reſt of the Iſlands not mention'd herein are to be regulated as above; or properly as their Value riſe, or fall; their Variation being great.*

EAST INDIES.

Fort St George,	1 *Pagod* is worth	*L.* 0 9—0 *Sterl.*
Surat,	1 *Rupee* is worth	0 1—10

MUSCOVY,

1 *Ruble* is worth from 4 *s.* 3 *d.* to 0 4 *s.* 4 *d. ditto.*

A TABLE of the CURRENT MONIES of Different Countries, and their Value.

In *ENGLAND.*

Pounds, Shillings, Pence, Farthings; Guineas, Half Guineas, Crowns, Half Crowns, *&c.*

4 Farthings = 1 Penny; 12 d. = 1 Shilling; 20 Shillings = 1 Pound Sterling. 1 Guinea = 21 *s.* Half a Guinea = 10 *s.* 6. 1 Crown = 5 *s.* Half ditto = 2 *s* 6 *d.*

In *HOLLAND*, or *AMSTERDAM*,

Florins, or Guilders, Stivers, Penningens.

16 Penningens = 1 Stiver; 20 Stivers = 1 Florin, *or* Guilder.

In *HAMBOURGH.*

Rix-Dollars, Dalders, Marks, *and* Stivers.

16 Stivers = 1 Mark; 2 Marks = 1 Dalder; 1½ Dalder, *or* 48 Stivers = 1 Rix-Dollar.

In *NAPLES.*

Pieces, Royals, Deniers;

12 Deniers = 1 Royal; 8 Royals = 1 Piece.

In *FRANCE.*

French Crowns, Livres, *or* Livres-Tournois, Sols Deniers.

12 Deniers = 1 Sol; 20 Sols = 1 Livre, *or* Livre-Tournois; 3 Livres-Tournois = 1 French Crown.

In *SPAIN.*

Ducats, Pieces, Silver-Royals, Maravedies.

34 Maravedies = to a Siver Royal; 8 Silver-Royals = 1 Piece; 11 Royals, & 1 Maravedie = 1 Ducat; 375 Maravedies = 1 Ducat.

In *PORTUGAL.*

Moiders, Cruſados, Reas.

4800 Reas = to 1 Moider; 400 Reas = 1 Cruſado.

A TABLE, Shewing the Weight of different Monies; viz.

1 Portugueſe Moider ought to weigh 7 Penny-weights.

Note, 24 Grains make 1 Penny-weight; 20 Penny-weights make 1 Ounce; 12 Ounces make 1 Pound *Troy*; that is, of *Silver*, or *Gold*.

1000 Pieces ought to weight 72 lb. $\frac{1}{3}$ Weight, at 12 Ounces in the Pound. 1 Outava, or a *Portugueſe Eight* is reckon'd for 17 Carats $\frac{1}{2}$ of *Diamonds* in Weight.

PRICES of the Britiſh Nations *TAXES.*

For Gold, Silver, or Jewels, for *L.* 100.	*L.* 0	0	6
For Goods, or Annuities, for *L.* 100.	0	2	0

A TABLE, Shewing what Time is allow'd in Uſances of different Parts.

From *Amſterdam* at Uſance is —	1 Month
From *Spain* — — —	2 ditto
From *Portugal* — —	2 ditto
From *Italy* — — —	3 ditto
From *London* to ſaid Places, *&c.* —	1 ditto
From *London* to *France* — —	30 Days
From *France* to *London* — —	1 Month

From all the Iſlands at ſo many Days.

A TABLE of the Days of Grace allow'd for the Payment of a Bill of Exchange; viz.

In *London*	3 Days	*Spain*	12 Days
Amsterdam	6 ditto	*Portugal*	12 Days
France	10 ditto	*Hambourgh*	11
Legborn till Poſt Day			

N. B. In *France* a Note of Hand has one Month's Grace more than a Bill of Exchange.

A TABLE of the Prices of Freights, *and* Primages.

WHenever any Goods are ſent to any of the Iſlands, the Freight is paid at the Time of ſhipping the Goods at ſo much *per Foot*; but when a whole Ship is freighted, 'tis always agreed at ſo much *per Laſt*, or *Tun*.

Note, 1 *Tun* is equivalent to 2000 lb. and 1 *Laſt* to 4000 lb.

The Freight of the Silver that comes from the Iſlands is paid here at 5 *s.* for every 100 *Pieces*. Primage is 1 *s.* in every Ponnd that is paid for the Freight.

N. B. This is the Captain's Profit.

A TABLE of Allowances for Tare *and* Good Weight:

For GOODS that come in *Hogſheads.*

IN *London* $\frac{1}{4}$ C. *or* 100 lb. *per* Hhd. And,
In *Holland*, or *Amſterdam* 15 *per Cent.*

For PEPPER,

In *London* and *Amſterdam*, for *Tare* 4 lb. per *Bale*; and for *Good Weight* 2 lb. per *Bale.*

For COCHENEAL.

In *London* and *Amſterdam*, the Weight of the *Barrel*, or *Bag*, &c. is deducted.

N. B. In *London* 'tis ſifted to take away the Duſt.

SPANISH WOOL

In *Amſterdam* has 12 Months *Diſcount*, at 8 *L.* *per Cent. per Annum.*

A TABLE of the Marks put to ſyecify ſeveral Things.

FOR *Ducats*, we put SD.
For *Cruſado's*, - - - - - - - - - II.
For *Florins*, or *Guilders*, - - - - f.
For *Livres Tournois*, or *Livres*, - - - L.
For *French Crowns*, - - - - - - - - V.
For *Pieces*, - - - - - - - - - - P.
For *Reas*, or *Royals*, - - - - - R.
For *Mill Reas*, - - - - - - - - M:R.
For *Rixdollers*, - - - - - - - - Rixdo^{x}.
For *Marks*, - - - - - - - - - Mks.
For *Pounds Sterling*, - - - - - - L. St.
For *Carats*, - - - - - - - - - C^{ts}.
For a *Bill*, - - - - - - - - - L^{o}.
For *a Hogſhead*, - - - - - - - - Hhd.
For *a Hundred Weight*, - - - - - Cw^{t}.
For *Quarters*, - - - - - - - - - qrs.
For *Pounds Weight*, - - - - - - - ℔.
For *Ounces*, - - - - - - - - - Oz.

A TABLE of Different Rules.

I. WHEN a Bill of Exchange is remitted for any One's own proper Account, indorſe ſaid Bill as follows:

FOr me pay, Order of Mr. *Value on Account.* *ſuch a Day of the Month,* &c.

When a Bill of Exchange is re-drawn, indorſe ſaid Bill as follows:

FOr me pay, or Order of Mr. *Value of himſelf; which Value he pays here the* 11*th of* November, 1742. *or ſuch Day of the Month,* &c. *as it falls on.*

II. From *Amſterdam* to *Hamburgh* a Bill is negotiated in *Dalders*, and the *Books*, or *Accounts* are kept in *Marks*. From *London* to *Hamburgh* it is negotiated in *Sols*, and *Grotes*.

III. From all other Parts that are not mention'd in this Book, it is negotiated according to the *Current Coin* of the Country where the Bill goes to; multiplying always the Courſe of *Exchange* by the ſaid *Coin*.

IV. Wood of *Compeache*, which comes from *Portugal*, and *Log-wood*, is dealt by the 100 ℔. Weight; *Iron*, and ſuch-like Things is dealt by the *Ton*.

V. From *Portugal* to *France* it is negotiated at ſo many *French Crowns* for ſo many *Reas*, according to the *Exchange*; multiplying the *Reas* by the *French Crowns*.

VI. To *Italy*, both from *London* and *Amſterdam*, a Bill is negotiated *per Pieces*; and the Courſe of Exchange is multiply'd by the *Pieces* to find the *Florins*, or *Guilders*, as well as the *Pounds Sterling*; and to *Venice* only it is negotiated *per Ducats*.

VII. *Aneage* of *Oſnaburgh* is a Cloth, that goes by the Name of the City wherein 'tis made; and is negotiated, or bought at ſo much *per Roll*; each *Roll* containing 1500 *Ells*.

FINIS.